

SPENDING SOLUTION MADE SOLELY FOR:					
MR. JOHN SMYTH					
FOR THE MONTH APRIL, 2001					
AT APRIL 1, 2001					
EXPENSES	A/G	H2O	AU	REVENUES / FUNDS	
Save	\$1,000 00	23 81 HRS	\$4,000 00	Bank	\$5,370 00
Credit Card			630 00	LESS Min Balance	(1,500 00)
Mortgage	1200	28 57 HRS	1,200 00	AVAILABLE	
Homeowners Dues	200	4 76 HRS	200 00	BANK BALANCE	\$3,870 00
Electricity	150	3 57 HRS	190 00		
Phone	60	1 43 HRS	60 00		
Water	30	0 71 HRS	30 00		
Home Insurance	100	2 38 HRS	300 00		
Cable Television	50	1 19 HRS	50 00		
Internet Service	20	0 48 HRS	20 00		
Full Cost	30	0 71 HRS	40 00		
Laundry	50	1 19 HRS	75 00		
Car Payment	350	8 33 HRS	350 00	4/15/2001 Paycheq.	3,500 00
Gas	100	2 38 HRS	130 00	Cash	50 00
Car Insurance	100	2 38 HRS	200 00	Money Market	12,550 00
Car Maintenance	50	1 19 HRS	200 00		
Health Club	100	2 38 HRS	100 00		
Haircut	25	0 60 HRS	25 00		
Prescription	20	0 48 HRS	20 00		
Charity	150	3 57 HRS	220 00		
Vacation	300	7 14 HRS	600 00		
Entertainment	500	11 90 HRS	580 00		
Clothing	100	2 38 HRS	150 00		
Personal Care	100	2 38 HRS	130 00		
Tuition	1000	23 81 HRS	9,000 00		
Child - Activities	250	5 95 HRS	240 00		
Lunches	200	4 76 HRS	190 00		
Groceries	600	14 29 HRS	640 00		
Etceteras	100	2 38 HRS	110 00		
TOTAL	\$6,935 00	165 12 HRS	\$19,680 00	TOTAL	\$19,970 00
TOTAL CURRENT FUNDS				\$19,970 00	
TOTAL ACCRUED UNSPENT				(\$19,680 00)	
NET CUSHION (DEFICIT)				\$290 00	

D This item is a non-monthly expenditure

Figure 1

Housing Costs (Monthly) ‡

- 1) Mortgage or Rent \$ _____
- 2) Real Estate Taxes \$ _____
- 3) Insurance \$ _____
- 4) Homeowners Association Dues \$ _____
- 5) Electricity \$ _____
- 6) Cable \$ _____
- 7) Telephone \$ _____
- 8) Gas \$ _____
- 9) Water and Garbage Collection \$ _____
- 10) Landscaping \$ _____
- 11) Maintenance and Repairs \$ _____
- 12) Exterminator \$ _____
- 13) Furniture \$ _____
- 14) Other \$ _____

TOTAL

\$ _____

Your Personal "Maximizable Factor"
From Figure Seven

\$ _____

TOTAL above divided by your
Personal "Maximizable Factor"

The last figure is the number of hours you have to work each month in order to maintain your residence.

‡ For any expenses that are payable annually, accrue one-twelfth per month.

Figure 2

154 150 152 42 40

Personality Costs (Monthly) ‡

I. Automobile

- 1) Payment \$ _____
2) Gasoline \$ _____
3) Insurance \$ _____
4) Maintenance \$ _____
5) Licenses, inspection \$ _____

II. Clothing

- 1) Purchases \$ _____
2) Laundry \$ _____

III. Personal Care

- 1) Hygiene items \$ _____
2) Haircuts, hair supplies \$ _____
3) Health club \$ _____
4) Other \$ _____

IV. Food

- 1) Groceries \$ _____
2) Take home \$ _____
3) Dining out \$ _____
4) Lunches (at work) \$ _____
5) Snacks \$ _____

V. Medical (not reimbursed by Insurance)

- 1) Doctors \$ _____
2) Dentist \$ _____
3) Prescription \$ _____
4) Over the counter supplies \$ _____

VI. Other

- 1) Entertainment \$ _____
2) Cable television \$ _____
3) Internet service provider \$ _____
4) Pets \$ _____
5) Charitable contributions \$ _____
6) Vacations \$ _____
7) Dues and subscriptions \$ _____
8) Professional association fees \$ _____
9) Etceteras \$ _____

‡ For any expenses that are payable annually, accrue one-twelfth per month.

Figure 3

Σ 170

- 172

‡ For any expenses that are payable annually, accrue one-twelfth per month.

[illegible]

Σ 180

\$ _____

\$ _____

\$_____

\$ _____

Figure 5

The Convenience of Money and The "Alternative To Money" (ATM)

Exercise:

Write down at least five items, and their cost, you purchased during the past week that were not only unnecessary, but also no longer in your possession. The irony is that there are undoubtedly many things in this category, you just cannot remember all of them because **they are not that important!** That candy bar from the vending machine last Wednesday would be a great example.

192 —

Item #1	_____	\$ _____
Item #2	_____	\$ _____
Item #3	_____	\$ _____
Item #4	_____	\$ _____
Item #5	_____	\$ _____

194 — TOTAL \$ _____

x 52 weeks =

196 — An annual cost of \$ _____

Figure 6

Calculating Your "Maximizable Factor"

A = Annual Net Salary (take-home pay)

202 \$ _____

B = Number of Hours Per
Week at the Office

_____ ~ 204

C = Number of Hours Per
Week Working at Home

_____ ~ 206

D = Number of Hours Per
Week Working "On
The Road"

_____ ~ 208

E = B + C + D

_____ ~ 210

F = Number of Hours Worked
In One Year = 52 x E

_____ ~ 212

Your "Maximizable Factor" =
A divided by F
(Your Hourly Rate)

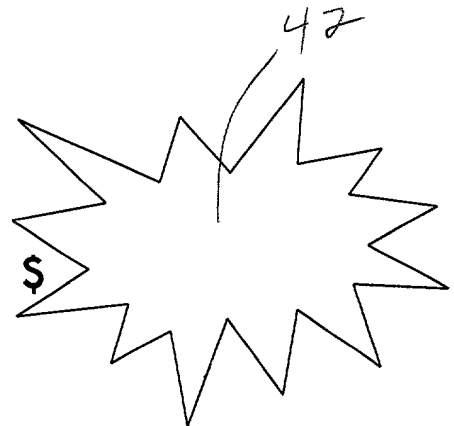


Figure 7

SPENDING SOLUTION MADE SOLELY FOR:
MR. JOHN SMYTH

FOR THE MONTH APRIL, 2001

AT APRIL 2, 2001

EXPENSES

A G	H 2 O	A U
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Save	1000	23 81 HRS	\$4,000 00
Credit Card			650 00
Mortgage	1200	28 57 HRS	1,200 00
Homeowners Dues	200	4 76 HRS	200 00
Electricity	150	3 57 HRS	190 00
Phone	60	1 43 HRS	60 00
Water	30	0 71 HRS	30 00
⊖ Home Insurance	100	2 38 HRS	300 00
Cable Television	50	1 19 HRS	50 00
Internet Service	20	0 48 HRS	0 00
⊖ Toll Cost	30	0 71 HRS	40 00
Laundry	50	1 19 HRS	75 00
Car Payment	350	8 33 HRS	350 00
Gas	100	2 38 HRS	130 00
⊖ Car Insurance	100	2 38 HRS	200 00
⊖ Car Maintenance	50	1 19 HRS	200 00
Health Club	100	2 38 HRS	100 00
Haircut	25	0 60 HRS	25 00
Prescription	20	0 48 HRS	20 00
Charity	150	3 57 HRS	220 00
⊖ Vacation	300	7 14 HRS	600 00
Entertainment	500	11 90 HRS	580 00
Clothing	100	2 38 HRS	150 00
Personal Care	100	2 38 HRS	130 00
⊖ Tuition	1000	23 81 HRS	9,000 00
Child - Activities	250	5 95 HRS	240 00
Lunches	200	4 76 HRS	190 00
Groceries	600	14 29 HRS	640 00
Etceteras	100	2 38 HRS	110 00

TOTAL	\$6,935 00	165 12 HRS	\$19,680 00
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REVENUES / FUNDS

F E

Bank	\$5,370.00
LESS Min Balance	(1,500 00)
AVAILABLE	
BANK BALANCE	\$3,870.00
4/15/2001 Paycheck	3,500 00
Cash	50 00
Money Market	12,550 00

TOTAL	\$19,970 00
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TOTAL CURRENT FUNDS
TOTAL ACCRUED UNSPENT
NET CUSHION (DEFICIT)

\$19,970 00
(\$19,680 00)
\$290 00

⊖ This item is a non-monthly expenditure

Figure 8

5
10

SPENDING SOLUTION MADE SOLELY FOR:

MR. JOHN SMYTH

FOR THE MONTH APRIL, 2001

AT APRIL 3, 2001

EXPENSES

A G

H 2 O

A U

REVENUES / FUNDS

F E

Save	1000	23 81 HRS	\$4,000 00
Credit Card			650 00
Mortgage	1200	28 57 HRS	0 00
Homeowners Dues	200	4 76 HRS	0 00
Electricity	150	3 57 HRS	190 00
Phone	60	1 43 HRS	60 00
Water	30	0 71 HRS	30 00
ⓓ Home Insurance	100	2 38 HRS	300 00
Cable Television	50	1 19 HRS	50 00
Internet Service	20	0 48 HRS	0 00
ⓓ Toll Tag	30	0 71 HRS	40 00
Laundry	50	1 19 HRS	75 00
Car Payment	350	8 33 HRS	350 00
Gas	100	2 38 HRS	130 00
ⓓ Car Insurance	100	2 38 HRS	200 00
ⓓ Car Maintenance	50	1 19 HRS	200 00
Health Club	100	2 38 HRS	100 00
Haircut	25	0 60 HRS	25 00
Prescription	20	0 48 HRS	20 00
Charity	150	3 57 HRS	220 00
ⓓ Vacation	300	7 14 HRS	600 00
Entertainment	500	11 90 HRS	580 00
Clothing	100	2 38 HRS	150 00
Personal Care	100	2 38 HRS	130 00
ⓓ Tuition	1000	23 81 HRS	9,000 00
Child - Activities	250	5 95 HRS	240 00
Lunches	200	4 76 HRS	190 00
Groceries	600	14 29 HRS	640 00
Etceteras	100	2 38 HRS	110 00

TOTAL \$6,935 00 165 12 HRS \$18,280 00

Bank \$3,970 00
LESS Min Balance (1,500 00)

AVAILABLE BANK BALANCE \$2,470.00

4/15/2001 Paycheck 3,500 00

Cash 50 00

Money Market 12,550 00

TOTAL \$18,570 00

TOTAL CURRENT FUNDS
TOTAL ACCRUED UNSPENT
NET CUSHION (DEFICIT)

\$18,570 00
(\$18,280 00)

\$290 00

ⓓ This item is a non-monthly expenditure

Figure 9

SPENDING SOLUTION MADE SOLELY FOR:

MR. JOHN SMYTH

FOR THE MONTH APRIL, 2001

AT APRIL 15, 2001

EXPENSES

	A G	H 2 O	A U
Save	\$1,000 00	23 81 HRS	\$4,000 00
Credit Card			25 00
Mortgage	1200	28 57 HRS	0 00
Homeowners Dues	200	4 76 HRS	0 00
Electricity	150	3 57 HRS	60 00
Phone	60	1 43 HRS	0 00
Water	30	0 71 HRS	0 00
Home Insurance	100	2 38 HRS	0 00
Cable Television	50	1 19 HRS	50 00
Internet Service	20	0 48 HRS	0 00
Toll Cost	30	0 71 HRS	40 00
Laundry	50	1 19 HRS	45 00
Car Payment	350	8 33 HRS	350 00
Gas	100	2 38 HRS	100 00
Car Insurance	100	2 38 HRS	200 00
Car Maintenance	50	1 19 HRS	200 00
Health Club	100	2 38 HRS	100 00
Haircut	25	0 60 HRS	25 00
Prescription	20	0 48 HRS	20 00
Charity	150	3 57 HRS	220 00
Vacation	300	7 14 HRS	600 00
Entertainment	500	11 90 HRS	230 00
Clothing	100	2 38 HRS	150 00
Personal Care	100	2 38 HRS	130 00
Tuition	1000	23 81 HRS	9,000 00
Child - Activities	250	5 95 HRS	240 00
Lunches	200	4 76 HRS	90 00
Groceries	600	14 29 HRS	290 00
Etceteras	100	2 38 HRS	110 00
TOTAL	\$6,935 00	165 12 HRS	\$16,275 00

REVENUES / FUNDS

	F E
Bank	\$5,395 00
LESS Min Balance	(1,500 00)
AVAILABLE BANK BALANCE	\$3,895 00
4/15/2001 Paycheck	0 00
Cash	120 00
Money Market	12,550 00
TOTAL	\$16,565 00

TOTAL CURRENT FUNDS
TOTAL ACCRUED UNSPENT
NET CUSHION (DEFICIT)

\$16,565 00
(\$16,275 00)
\$290 00

⊖ This item is a non-monthly expenditure

Figure 10

FLOWCHART

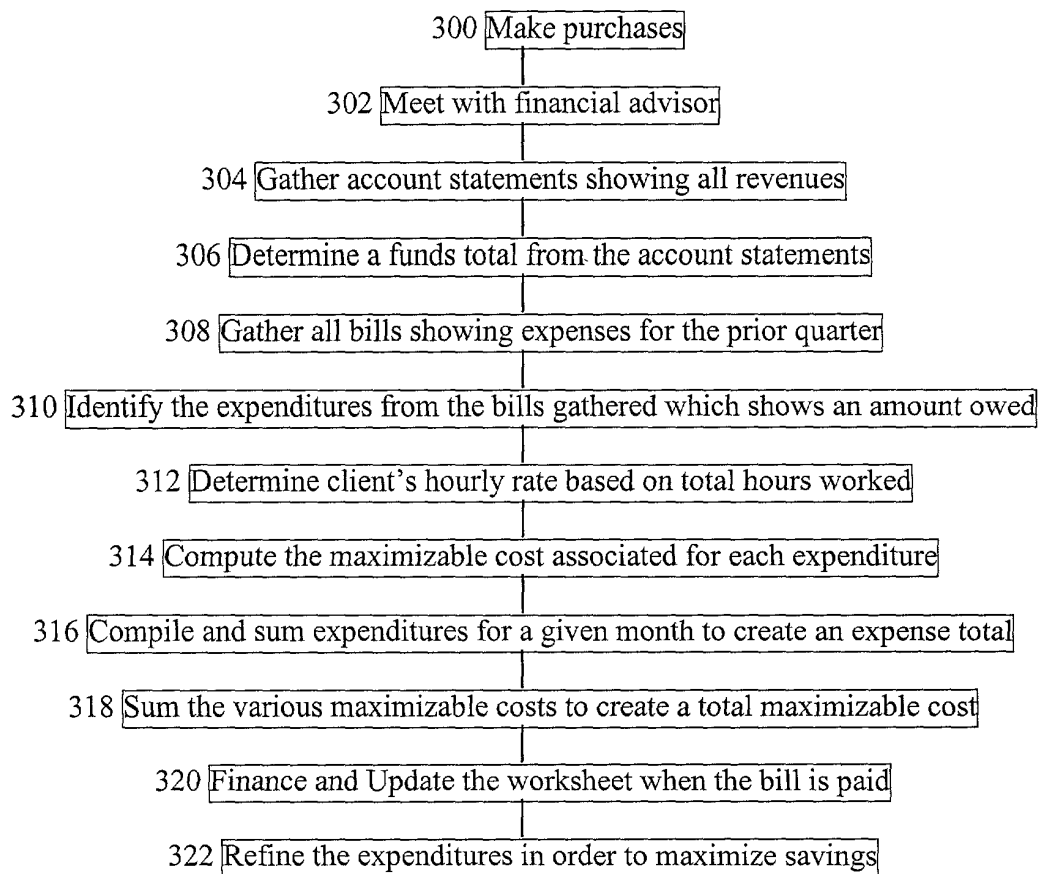


Figure 11